Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC EM AN TC2 0311 SERFF Tr Num: AEGJ-127360696 State: Arkansas TOI: LTC05I Individual Long Term Care - SERFF Status: Closed-Filed- State Tr Num: 49509

Nursing Home & Home Health Care Closed

Sub-TOI: LTC05I.001 Qualified Co Tr Num: ADV TLC EM AN TC2 State Status: Filed-Closed

0311

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Julie Maclin, Joan

Shumaker, Patsy Holt

Date Submitted: 08/09/2011 Disposition Status: Filed-Closed

Disposition Date: 08/25/2011

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADV TLC EM AN TC2 0311 Status of Filing in Domicile: Not Filed

Project Number: ADV TLC EM AN TC2 0311

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 08/25/2011
State Status Changed: 08/25/2011

Deemer Date: Created By: Julie Maclin

Submitted By: Julie Maclin Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Julie Maclin, Senior Policy Analyst julie.maclin@transamerica.com
P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]

Hurst, TX 76053-3007 817-285-3394 [FAX]

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

P O Box 93005 Group Code: 468 Company Type: Hurst, TX 76053-3005 Group Name: State ID Number:

(800) 553-7600 ext. [Phone] FEIN Number: 39-0989781

Filing Fees

Fee Required? Yes

Fee Amount: \$450.00

Retaliatory? No

Fee Explanation: \$50 per ad x 9 ads = \$450

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Transamerica Life Insurance Company \$450.00 08/09/2011 50491805

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------------|------------|----------------|
| Filed-Closed | Stephanie Fowler | 08/25/2011 | 08/25/2011 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted | |
|----------|------------------------|---------------|------------|----------------|--|
| Form | Consumer Power Point 2 | Joan Shumaker | 08/12/2011 | 08/12/2011 | |
| Form | Consumer Power Point 3 | Joan Shumaker | 08/12/2011 | 08/12/2011 | |

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Disposition

Disposition Date: 08/25/2011

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 AEGJ-127360696
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 49509

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--------------------------|----------------------|----------------------|
| Supporting Document | Cover Letter | Filed-Closed | Yes |
| Supporting Document | Variabiliity Statement | Filed-Closed | Yes |
| Form | Announcement | Filed-Closed | Yes |
| Form | Benefit Increase Options | Filed-Closed | Yes |
| Form | Don't Forget | Filed-Closed | Yes |
| Form | Enrollment Started | Filed-Closed | Yes |
| Form | Family Members | Filed-Closed | Yes |
| Form | How to Apply | Filed-Closed | Yes |
| Form | Enrollment Over | Filed-Closed | Yes |
| Form (revised) | Consumer Power Point 2 | Filed-Closed | Yes |
| Form | Consumer Power Point 2 | Replaced | No |
| Form (revised) | Consumer Power Point 3 | Filed-Closed | Yes |
| Form | Consumer Power Point 3 | Replaced | No |

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Amendment Letter

Submitted Date: 08/12/2011

Comments:

Please note that marketing updated the disclaimer of two ads and we are amending this filing to upload those changes to the 2 Form Schedule items.

We appreciate your continued review of this filing.

Joan Shumaker

Advertising Manager

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

| Form Number | Form Type | Form Name | Action | Form Action | Previous Filing # | Replaced Form # | Readability Score | Attachments |
|----------------|--------------|--------------|---------|----------------|----------------------|--------------------|----------------------|----------------|
| | | | | Other | | | | |
| TLC PPT2 | Advertising | Consumer | Initial | | | | | TLC PPT2 |
| CMR TC2 | | Power Point | | | | | | CMR TC2 |
| 0711 | | 2 | | | | | | 0711 filing 8- |
| | | | | | | | | 12.pdf |
| TLC PPT3 | Advertising | Consumer | Initial | | | | | TLC PPT3 |
| CMR TC2 | | Power Point | | | | | | CMR TC2 |
| 0711 | | 3 | | | | | | 0711 filing 8- |
| | | | | | | | | 12.pdf |

 SERFF Tracking Number:
 AEGJ-127360696
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 49509

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

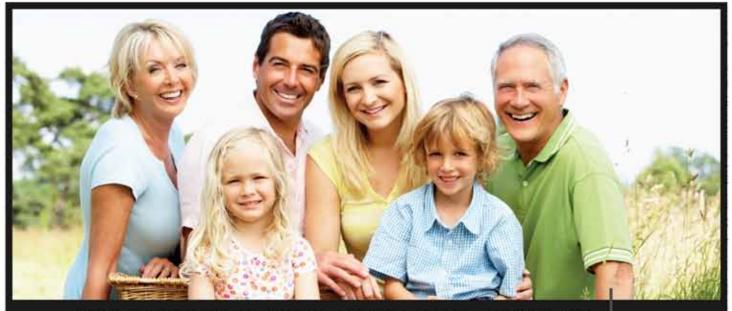
Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Form Schedule

Lead Form Number: TLC EM AN TC2 0311

| Schedule | Form | Form Type | Form Name | Action | Action Specific | Readability | Attachment |
|------------|-----------|-------------|--------------------|---------|-----------------|-------------|----------------|
| Item | Number | | | | Data | | |
| Status | | | | | | | |
| Filed- | TLC EM | Advertising | Announcement | Initial | | | TLC EM AN |
| Closed | AN TC2 | | | | | | TC2 0311.pdf |
| 08/25/2011 | 0311 | | | | | | |
| Filed- | TLC EM | Advertising | Benefit Increase | Initial | | | TLC EM BIO |
| Closed | BIO TC2 | | Options | | | | TC2 0311.pdf |
| 08/25/2011 | 0311 | | | | | | |
| Filed- | TLC EM DF | Advertising | Don't Forget | Initial | | | TLC EM DF |
| Closed | TC2 0311 | | | | | | TC2 0311.pdf |
| 08/25/2011 | | | | | | | |
| Filed- | TLC EM ES | Advertising | Enrollment Started | Initial | | | TLC EM ES |
| Closed | TC2 0311 | | | | | | TC2 0311.pdf |
| 08/25/2011 | | | | | | | |
| Filed- | TLC EM | Advertising | Family Members | Initial | | | TLC EM FAM |
| Closed | FAM TC2 | | | | | | TC2 0311.pdf |
| 08/25/2011 | 0311 | | | | | | |
| Filed- | TLC EM | Advertising | How to Apply | Initial | | | TLC EM HTA |
| Closed | HTA TC2 | | | | | | TC2 0311.pdf |
| 08/25/2011 | 0311 | | | | | | |
| Filed- | TLC EM | Advertising | Enrollment Over | Initial | | | TLC EM OV |
| Closed | OV TC2 | | | | | | TC2 0311.pdf |
| 08/25/2011 | 0311 | | | | | | |
| Filed- | TLC PPT2 | Advertising | Consumer Power | Initial | | | TLC PPT2 |
| Closed | CMR TC2 | | Point 2 | | | | CMR TC2 |
| 08/25/2011 | 0711 | | | | | | 0711 filing 8- |
| | | | | | | | 12.pdf |
| Filed- | TLC PPT3 | Advertising | Consumer Power | Initial | | | TLC PPT3 |
| Closed | CMR TC2 | | Point 3 | | | | CMR TC2 |
| 08/25/2011 | 0711 | | | | | | 0711 filing 8- |
| | | | | | | | 12.pdf |
| | | | | | | | |



TRANSAMERICA LIFE INSURANCE COMPANY

Transcare®

Individual Long Term Care Insurance



DON'T MISS THIS OPPORTUNITY TO BUY INDIVIDUAL LONG TERM CARE INSURANCE.

- [[10]% ABC Employee Discount]
- [[30]% Spouse/Partner* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.]
- [Some discounts may be offered simultaneously to help you save more.]

Your Enrollment Period Will:

Begin on: [month x, xxxx]

and End on: [month x, xxxx]

[Click here or] [c]all us at [(xxx) xxx-xxxx] to learn more about Long Term Care and Long Term Care Insurance.





YOUR LONG TERM CARE INSURANCE BENEFIT THROUGH [ABC COMPANY] OFFERS A

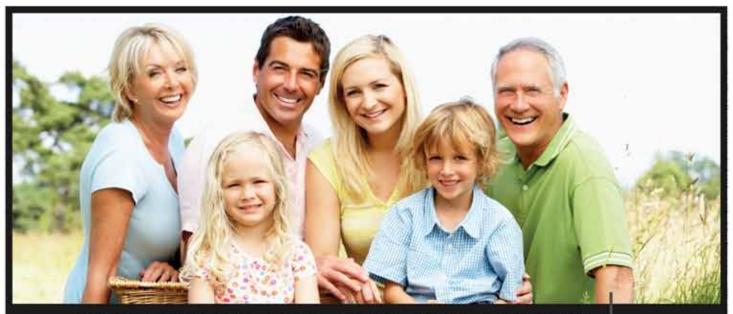
HEDGE AGAINST FUTURE COSTS

Long Term Care services can be expensive today, but what about the future? Costs could more than double in 25 years when you need care, based on just 3% inflation.

The [TransCare® II] Long Term Care insurance offered through [ABC Company] can help you anticipate future costs with Benefit Increase Options.* We offer several options that automatically increase the benefit levels of your policy each year. One may be just right for you.

[Click here or] [c]all us at [(xxx) xxx-xxxx] to learn more about Long Term Care Insurance and Benefit Increase Options.





TRANSAMERICA LIFE INSURANCE COMPANY

TransCare®

Individual Long Term Care Insurance



Don't Forget...

You only have [XX XXXX] left to purchase Long Term Care Insurance during the [ABC Company Employees] enrollment period.

Enrollment for [TransCare® II] Long Term Care insurance ends on [XX/XX/XXXX].

Remember, you get:

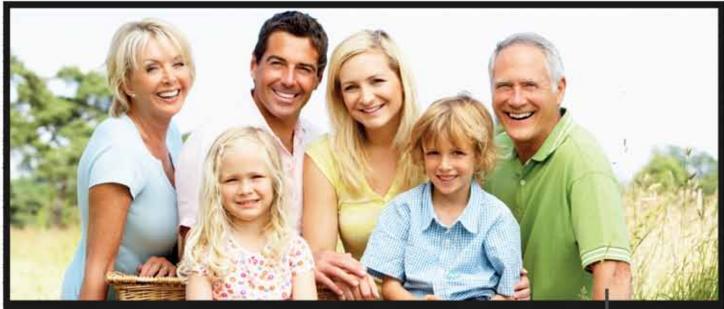
- [[10]% [ABC Employee] Discount]
- [[30]% Spouse/Partner* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.]
- [Some discounts may be offered simultaneously to help you save more.]

[Click Here to view a presentation about long term care.]
[Click Here to learn more about [TransCare® II].]
You can [also] call [(xxx) xxx-xxxx] for more information.



Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410.

*The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.



TRANSAMERICA LIFE INSURANCE COMPANY

TransCare®

Individual Long Term Care Insurance



ENROLLMENT HAS STARTED...

TAKE ADVANTAGE OF A GREAT BENEFIT AVAILABLE TO [ABC COMPANY EMPLOYEES].

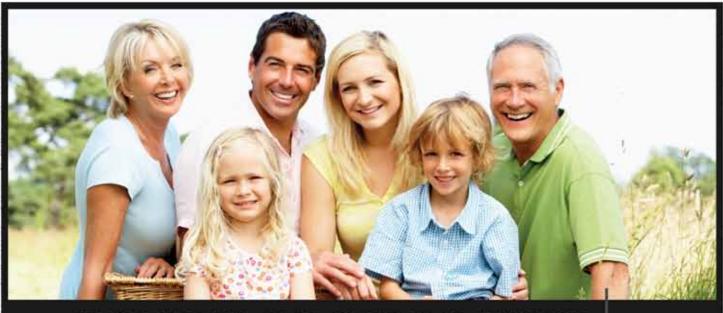
Enrollment for [TransCare® II] Long Term Care insurance ends on [xx/xx/xxxx].

Remember, you get:

- [[10]% [ABC Employee] Discount]
- [[30]% Spouse/Partner* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.]
- [Some discounts may be offered simultaneously to help you save more.]

[Click Here to learn more about long term care.]
[Click Here to learn more about [TransCare® II].]
You can [also] call [(xxx) xxx-xxxx] for more information.





TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE®

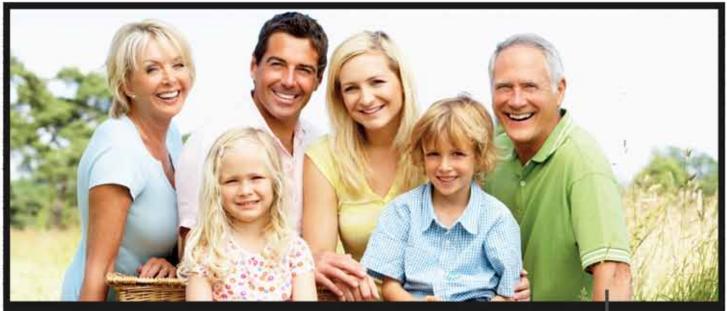
Individual Long Term Care Insurance

YOU MADE A SMART DECISION; YOU PURCHASED LONG TERM CARE INSURANCE THROUGH THE [ABC COMPANY] PROGRAM.

Did you know that your family members remain eligible to purchase the same valuable product through the [ABC company] at the same discount?

Find out how today! [Click here or] [c]all [(xxx) xxx-xxxx] for more information.





TRANSAMERICA LIFE INSURANCE COMPANY

Transcare

Individual Long Term Care Insurance



ENROLLMENT HAS STARTED...

TAKE ADVANTAGE OF A GREAT BENEFIT AVAILABLE TO [ABC EMPLOYEES]

Enrollment for [TransCare® II]

Long Term Care insurance ends on [xx/xx/xxxx].

Attend an Information Sales Seminar or schedule an appointment with an enroller to apply for coverage.

[Click Here] [t]o learn more about long term care and different way to pay for it [or] [c]all [(xxx) xxx-xxxx].





TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE®



THE [ABC COMPANY] ENROLLMENT IS OVER, BUT YOU STILL HAVE TIME TO PURCHASE VALUABLE LONG TERM CARE COVERAGE.

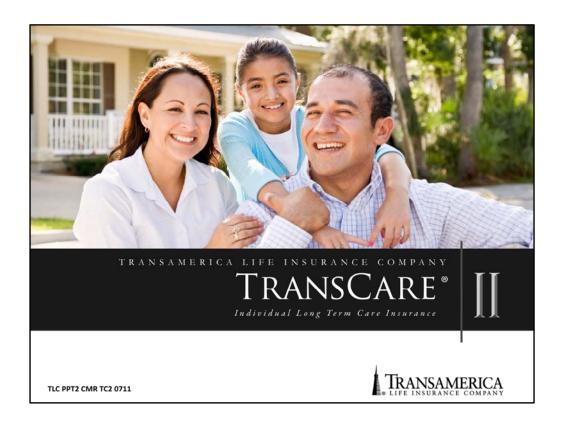
Individual Long Term Care Insurance

Remember, you get:

- [[10]% [ABC Employee] Discount]
- [[30]% Spouse/Partner* Discount available to couples who qualify for identical benefits]
- [[15]% Discount for Spouse/Partner* Individuals Applying Alone]
- [Up to [15]% Preferred Health Discount]
- [Discounts and coverage may also be available to your spouse/partner, children over 18, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.]
- [Some discounts may be offered simultaneously to help you save more.]

[Click Here or] [c]all [(xxx) xxx-xxxx]
to learn more about [TransCare® II] Long Term Care
insurance and its benefits.





You may be unfamiliar with long term care and the issues surrounding it. This presentation is intended to give you a brief overview of long term care and the costs that may be incurred if you or a loved one experiences a long term care event.



Long Term Care—What Is it?

- Long term care is a range of services designed to meet chronic health or personal care needs over an extended period of time.
- One day, you might find that you need help with things you do every day. These are called Activities of Daily Living (ADLs) and include <u>bathing</u>, <u>dressing</u>, <u>using the</u> <u>toilet</u>, <u>transferring</u> (to or from a bed, chair, or wheelchair), <u>continence</u> and <u>eating</u>.

Long Term Care maximizes your independence and functioning at a time when you are unable to be fully independent.

Long term care can take many forms, but its ultimate goal is to keep you as independent as possible when you are unable to perform two or more Activities of Daily Living. You can see the six Activities of Daily Living listed on this slide. We often take these activities for granted, but imagine what you would do if you had problems performing these basic functions. How would your life have to change?



Long Term Care—Where Is it?

- · Long Term Care services may be provided
 - In your home by a volunteer caregiver who can be a spouse/partner*, family member or friend
 - In your home by a nurse, home health/home care aide or therapist
 - In a variety of long term care facilities (i.e., Assisted Living Facilities or Nursing Homes)

If an extended illness or injury left you needing long term care services, how would you pay for your care?

* Spouse/partner may include married persons, domestic partners and/or civil union partners.

Long term care services are designed to help you if you find yourself in a situation where you are unable to perform one or more Activities of Daily living. Services can be received in the home via an informal caregiver (such as a spouse/partner, family member or friend) or home health aide. Long term care services can also be provided in a more formal setting such as an Assisted Living Facility or a Nursing Home.



Can it Happen to Me?

- Think about the people in your life who may currently be receiving care in their home, at a facility or in the home of a loved one. It happens to real people every day. It might happen to you.
- 40% of those persons receiving long term care are between the ages of 18 and 64.*
- One-third of the 700,000 stroke victims in the U.S. each year are under age 60.*
- After age 65, men have a 44% chance and women have a 72% change of becoming ADL disabled or cognitively impaired.**

"This is too important an issue to overlook."

– Joan S., TX

*Shelton, Phyllis. <u>Long Term Care: Your Financial Planning Guide</u>. Tennessee: LTCI Publishing, 2007.

**American Association for Long-Term Care Insurance, 2010 LTCi Sourcebook.

Can it Happen to Me? You may be asking yourself this question because at first glance these services seem to be a reality only for the elderly. So would you be surprised to learn that a substantial portion (as high as 40%) of the long term care services provided in this country are for individuals between the ages of 18 and 64? Why? There are a variety of reasons such as the aftermath of a car accident or a brain injury. In fact, one-third of the 700,000 stroke victims in the U.S. each year are under the age of 60.

Beyond that, after the age of 65, a man has a 44% chance and a woman has a 72% chance of not being able to perform Activities of Daily Living or becoming cognitively impaired. Think about people in your life, your friends, family, neighbors or others who may be having help performing some of these daily activities. Now think, if that person had Long Term Care insurance, would things be easier or more manageable for his or her family?



What does Long Term Care Cost?

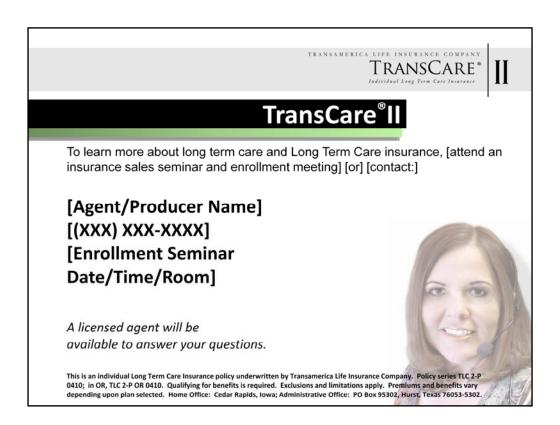
The average cost in the United States (in 2009) was:

- \$[198]/day for a semi-private room in a nursing home
- \$[219]/day for a private room in a nursing home
- \$[3,131]/month for care in an Assisted Living [or Long Term Care] Facility (for a one bedroom unit)
- \$[21]/hour for a Home Health Aide
- \$[19]/hour for Homemaker services
- \$[67]/day for care in an Adult Day Care Center

Source: American Association of Long-Term Care Insurance, 2010 AALTCI Sourcebook.

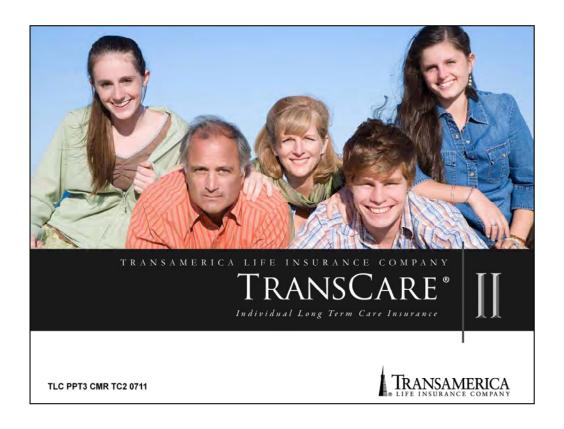
The average cost for long term care in the United States helps give you an idea of what costs are associated with long term care. On a daily basis, these charges may look more manageable, but these costs add up quickly if care is required for an extended amount of time. For example, at \$[219] a day, a one year stay in a private room in a nursing home can cost [almost \$80,000]; and an assisted living [or long term care] facility can cost on average [over \$37,000] a year. Even a home health aide providing 4 hours of care a day for 3 days a week can cost [over \$13,000] per year. You can see how easily facing a long term care need can have a detrimental effect on your income AND your retirement savings.

But, beyond monetary cost, there is an emotional toll that can occur. Imagine what you would do if a loved one suddenly needed long term care. How would this affect you? Would you have to change your work schedule to provide care? Would you miss family events such as your child's ball game or play because you had to provide care to another family member?



We understand that this information may have a strong impact on you and your family's future. We encourage you to talk with your family and friends and decide what works best for your long term plan.

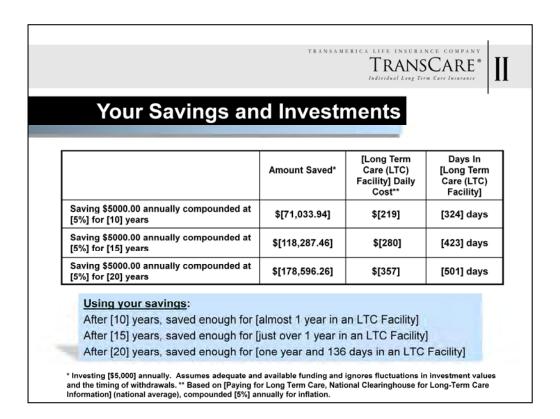
If you would like greater detail, a licensed Long Term Care insurance agent/producer will be happy to answer questions that you may have. [Or learn more in person by attending an insurance sales seminar and enrollment meeting [on month xx, xxxx in Room XXXXX at XX:XX x.m.]]. The information provided in this presentation is a general overview of long term care.



You may not know how you will pay for long term care services should an event occur to you or a loved one. This presentation is intended to give you a general overview of possible funding methods that you may have available for paying for long term care.



There are various methods that people use today to pay for long term care. Some people must rely on their savings and investments; others rely on family and friends to provide informal care; there are some government programs that act as a safety net should you not afford the cost; and finally there is Long Term Care Insurance. We will talk about each of these methods in the next sections of this presentation. This is not an exhaustive list of funding methods for long term care, however this will give you an idea of the options that may be available.



Using your retirement savings and investments can present a risk to your financial plan. Even if there is only a modest need for assistance, the cost could become significant. But, let's say that you are confident that you can save and invest to accumulate enough money to fund the expense. We will use [Long Term Care Facilities] in this example. In this example, [\$5,000] per year is being invested to one day meet the costs associated with long term care. Let's also assume a [5%] rate of return for a [10] year, [15] year and [20] year period. Based on these assumptions, after [10] years you will only have saved enough for [324] days in a [Long Term Care Facility]; after [15] years, you will have saved enough for a little more than a year in a [Long Term Care Facility]; and after [20] years, you will have saved slightly more, but you will still only afford [1 year and 136 days] in a [Long Term Care Facility].

Based on this example, you can easily see how a long term care event can negatively impact your financial plan.



Family and Friends

- · Family and friends may need to care for you
- Consider time commitment and financial impact your long term care needs may have on them
 - Lost time at work
 - Career impact
- Let them offer help out of compassion instead of necessity

"Looking back I don't know how we did it, but through all the tears and time missed from work we made it through."

- Theresa B., TX

Some people rely on the informal care that can be provided by family and friends. Although this type of care may not have an immediate monetary cost that can be quantified, there are still costs such as the emotional impact of caring for a loved one. Caregivers face challenges that affect not only their personal activities but also their work and career as well. Some caregivers find that they must adjust their work schedule to accommodate the additional responsibility of caregiving. This may not only affect their finances now, but it may also diminish the amount of money they can set aside for their own retirement.



What About Government Assistance?

- Medicaid is a welfare program for those with limited incomes, few assets and available resources.*
- Medicare and most health insurance plans including Medicare Supplemental insurance – may not cover long term care services.
- The National Association of Insurance Commissioners states that you should not rely on Medicare to pay for your long term care needs.
- The U.S. Government states that "Medicare and most health insurance plans, including Medigap (Medicare Supplement Insurance) policies don't pay for this type of care"
- CLASS may be available to working individuals beginning in 2013. Many details regarding CLASS have not been defined and will be developing over the next 2 years.

*2008 Shoppers Guide to Long-Term Care Insurance, page 5.

**National Clearinghouse for Long-Term Care Information, Medicare, U.S. Department of Health and Human Services
***Medicare and You 2011, U.S. Department of Health and Human Services

For those with limited income and assets, Medicaid may fill the need. It is a joint federal and state government program designed to pay medical costs including long term care. Medicaid programs are governed by each state. To determine which state agency manages Medicaid in your state and obtain more information, visit www.govbenefits.gov.

Many Americans are surprised to learn that Medicare and most health insurance plans – including Medicare Supplement insurance – may not cover long term care. Medicare will help pay for a limited skilled nursing facility stay, hospice care or home health care if you meet certain conditions. Visit Medicare's website at www.medicare.gov to learn more.

Although these programs can pay for some long term care, the federal and state governments encourage you to find other private sources of funding. For example, the Social Security Administration in its benefit statement states that "Medicare does not pay for long term care, so you may want to consider options for private insurance."

The Community Living Assistance Services and Supports Act, also known as CLASS, was signed into law by President Obama as part of the comprehensive healthcare reform legislation. It may be available to working individuals for a monthly premium. After a 5-year vesting period and qualifying for benefits, CLASS pays a cash per diem to the policyholder which will help pay for long term care services should a long term care event occur. Many details regarding CLASS have not been defined and will be developing over the next 2 years.



Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance company.

- · Benefits are available after you meet eligibility and policy requirements
- Benefits paid and applied towards long term care expenses are not considered taxable income if you purchase a Tax-Qualified policy
- Having a Long Term Care insurance policy may provide you with an additional tax deduction, subject to your age, income and other factors*
- Your retirement portfolio is used for what it was designed to do to help you enjoy your retirement
- Your spouse/partner* can continue to access your retirement savings to maintain his or her standard of living

"...knowing the insurance was there...helped tremendously."

— Connie E.. TX

*Neither Transamerica Life Insurance Company nor any of its agents or representatives give legal, tax or accounting

"Neither Transamenca Life Insurance Company nor any of its agents or representatives give legal, tax or accounting advice. Please consult your tax advisor for assistance.

**Spouse/partner may include married persons, domestic partners and/or civil union partners.

Long Term Care Insurance may be one of the most cost-effective methods of funding long term care. It transfers the risk of needing and paying for long term care to an insurance company. In return for a premium, the insurance company will provide benefits for a long term care need. Additionally, Long Term Care insurance may help protect your retirement savings and allow it to be used for its intended purpose – your retirement.

Long Term Care insurance may not be appropriate for everyone, however. You may need to pay for a policy for many years before it is used. Before you purchase, you must be sure that you can afford to pay the premiums should your employment situation change now or in the future.



Why Plan Ahead for Long Term Care?

- Using your retirement savings and investments can present a risk to your financial plan
 - The cost of long term care services often exceeds what the average person can pay from income and other resources
 - Spouse/partner* may not have the same quality of life if assets are used for long term care costs
- Family caregivers face challenges that affect not only their personal activities but also their work and career

* Spouse/partner may include married persons, domestic partners and/or civil union partners.

Like everything else, planning ahead for long term care is a good thing to do. Like planning for retirement, planning for long term care takes serious consideration and careful thought.

How will you pay for it – with your investments, your personal income, or using some other method?

And how will you involve your family? Are they willing or able to provide care or funding? How will your own planning affect their lives if you require care for an extended period of years?



Why Plan Ahead for Long Term Care?

- Medicare and most health insurance plans including Medicare Supplement insurance – do not cover long term care*
 - Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and cost sharing
- Two main determining factors in setting your initial Long Term Care insurance premium are your health and your age.
 - Generally, the younger you are the more affordable the premium
 - You may also qualify for good health discounts at younger ages

*Medicare and You 2011, U.S. Department of Health and Human Services

Will you rely instead on government programs? Have you researched what these programs and your own health insurance cover, and at what levels?

These are just a few of the questions you must answer when planning ahead for long term care.

You never know when you will have a long term care need, so having the security of a TransCare[®] II Long Term Care insurance Policy may help ease your mind. In addition, you may be able to save more by purchasing your Long Term Care insurance Policy at a younger age.

Two main determining factors in setting your initial Long Term Care insurance premium are your health and your age. And generally, the younger you are the more affordable the premium. You may also qualify for good health discounts at younger ages saving you even more money throughout the life of Policy.



All these considerations may be daunting, and we encourage you to talk to your family and friends. The information provided in this presentation is a general overview of long term care.

If you would like greater detail, a licensed Long Term Care insurance agent/producer will be happy to answer questions that you may have. [Or learn more in person by attending an insurance sales seminar and enrollment meeting [on month xx, xxxx in Room XXXXX at XX:XX x.m.]].

 SERFF Tracking Number:
 AEGJ-127360696
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 49509

Company Tracking Number: ADV TLC EM AN TC2 0311

TOI: LTC051 Individual Long Term Care - Nursing Sub-TOI: LTC051.001 Qualified

Home & Home Health Care

Product Name: ADV TLC EM AN TC2 0311

Project Name/Number: ADV TLC EM AN TC2 0311/ADV TLC EM AN TC2 0311

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Cover Letter Filed-Closed 08/25/2011

Comments:

Attachment:

AR filing ltr multiple forms.pdf

Item Status: Status

Date:

Satisfied - Item: Variabiliity Statement Filed-Closed 08/25/2011

Comments:

Attachment:

TLC EM Variables 8-4-11.pdf



Home Office: Cedar Rapids, Iowa Long Term Care Division P O Box 95302 Hurst, Texas 76053-5302 800-553-7600, ext 3446 julie.maclin@transamerica.com

August 9, 2011

Commissioner Jay Bradford 1200 West Third Street Little Rock, AR 72201

RE: Long Term Care Advertising

NAIC #: 86231 **FEIN** #: 39-0989781

Form # / Description: TLC EM AN TC2 0311 Invitation to Inquire

TLC EM BIO TC2 0311 Invitation to Inquire TLC EM DF TC2 0311 Invitation to Inquire TLC EM ES TC2 0311 Invitation to Inquire Invitation to Inquire TLC EM FAM TC2 0311 TLC EM HTA TC2 0311 Invitation to Inquire TLC EM OV TC2 0311 Invitation to Inquire TLC PPT2 CMR TC2 0711 Invitation to Inquire TLC PPT3 CMR TC2 0711 Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on 10/11/2010.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

Julie A. Maclin, ACS Senior Advertising Analyst Long Term Care Division

a. Maclin

Statement of Variability

For Form(s): TLC EM AN TC2 0311; TLC EM BIO TC2 0311; TLC EM DF TC2 0311; TLC EM ES TC2 0311; TLC EM FAM TC2 0311; TLC EM HTA TC2 0311; TLC EM OV TC2 0311; TLC PPT2 CMR TC2 0711; TLC PPT3 CMR TC2 0711

Contact [your insurance agent/producer] [or call] – is variable throughout each piece depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

The [Phone Number] - is variable throughout each piece because each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

TLC EM AN TC2 0311

- "10%" will be 5% to 15% discount depending upon the employer/association.
- "ABC Employee" Discount will be the Employer/Association to which the offer is being made. The discount will only appear if applicable to the Employer Association.
- "30% Spouse/Partner* Discount available to couples who qualify for identical benefits"—will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.
- "15%" Discount for Spouse/Partner Individuals Applying Alone will be between 5% and 15%
- "Up to 15%" Preferred Health Discount will be between 5% and 15%
- "Discounts and coverage..." will appear only if spouse/coverage is applicable.
- "Some discounts may be...." will appear only if applicable to plan chosen.
- "Begin on" and "End on" of the Enrollment Period" will be as negotiated with the group.
- "Click here or" will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the "c" in "call" is a capital or lower case.

TLC EM BIO TC2 0311

- "ABC Company" will be Employer or Association Name to which the offer is being made.
- "Click here or" will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the "c" in "call" is a capital or lower case.

TLC EM DF TC2 0311

- "XX XXXX" will be the number of weeks or days remaining depending on when it is used.
- "ABC Company Employees", of the variable will be Employer or Association Name to which the offer is being made.
- ...ends on "XX/XX/XXXX" is the date enrollment ends for the employer/association.
- "10%" will be 5% to 15% discount depending upon the employer/association.
- "30% Spouse/Partner* Discount available to couples who qualify for identical benefits"— will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.

- "15%" Discount for Spouse/Partner Individuals Applying Alone will be between 5% and 15%
- "Up to 15%" Preferred Health Discount will be between 5% and 15%
- "Discounts and coverage...." will appear only if spouse/coverage is applicable.
- "Some discounts may be...." will appear only if applicable to plan chosen.
- "Click here" will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not [also] call the "Phone Number" each employer/association is assigned a unique phone number for employee/members and their families to call licensed producers.

TLC EM ES TC2 0311

"ABC Company", of the variable will be Employer or Association Name to which the offer is being made.

Enrollment ends on "xx/xx/xxxx" - will be the date as negotiated with the group.

- "10%" will be 5% to 15% discount depending upon the employer/association.
- "30% Spouse/Partner* Discount available to couples who qualify for identical benefits"— will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.
- "15%" Discount for Spouse/Partner Individuals Applying Alone will be between 5% and 15%
- "Up to 15%" Preferred Health Discount will be between 5% and 15%
- "Discounts and coverage...." will appear only if spouse/coverage is applicable.
- "Some discounts may be..." will appear only if applicable to plan chosen.
- "Click here or" will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not "also" will appear.

TLC EM FAM TC2 0311

"ABC Company", of the variable will be Employer or Association Name to which the offer is being made. "Click here or" will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the "c" in "call" is a capital or lower case.

TLC EM HTA TC2 0311

"ABC Company", of the variable will be Employer or Association Name to which the offer is being made.

Enrollment ends on "xx/xx/xxxx" - will be the date as negotiated with the group.

"Click here" will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not "or" will appear or the "c" in "call" is a capital or lower case.

TLC EM OV TC2 0311

- "ABC Company" will be Employer or Association Name to which the offer is being made.
- "10%" will be 5% to 15% discount depending upon the employer/association.

"30% Spouse/Partner Discount available to couples who qualify for identical benefits"— will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.

"15%" Discount for Spouse/Partner Individuals Applying Alone - will be between 5% and 15%

"Up to 15%" Preferred Health Discount will be between 5% and 15%

"Discounts and coverage...." will appear only if spouse/coverage is applicable.

"Some discounts may be...." will appear only if applicable to plan chosen.

"Click here or" will take the customer to a Power Point Presentation, TLC PPT3 CMR TC2 0711. Depending upon whether the PPT is used with this advertisement will determine whether or not the "c" in "call" is a capital or lower case.

TLC PPT2 CMR TC2 0711

Slide 5

- "198" will reflect information when it becomes available and/or updated.
- "219" will reflect information when it becomes available and/or updated.
- "3,131" will reflect information when it becomes available and/or updated.
- "21" will reflect information when it becomes available and/or updated.
- "19" will reflect information when it becomes available and/or updated.
- "67" will reflect information when it becomes available and/or updated.

Note 5

- "219" will reflect information when it becomes available.
- "almost \$80,000" will reflect information when it becomes available.
- "over \$37.000" will reflect information when it becomes available
- "over \$13,000" will reflect information when it becomes available

Slide 6 & Note 6

"or" "contact" "Agent/Producer Name" "Phone Number" "Enrollment Seminar Date/Time/Room" or learn more...." will be variable depending if the company has a seminar and/or enrollment- each employer/company assigned a unique phone number for employee/members and their families to call licensed producers.

TLC PPT3 CMR TC2 0711

Slide 3 & Note 3

"5%", "10", '71,033.94", "168", "423", "15", "118,287.46", "214", "553", "20", "178,596.26", "213", "654", "just over 1 year in an LTC Facility", "one year and 188 days in an LTC Facility", "almost 2 years in an LTC facility", "national average", "Assisted Living Long Term Care Facilities", "\$5,000", "20", "n", "just over a year and a half", "almost 2 years (1 year and 289 day", "Long Term Care Facility" – will reflect information when it becomes available and/or updated.

Slide 9 & Note 9

"or" "contact" "Agent/Producer Name" "Phone Number" "Enrollment Seminar Date/Time/Room" or learn more...." will be variable depending if the company has a seminar and/or enrollment - each employer/company assigned a unique phone number for employee/members and their families to call licensed producers.